

## **Exhibit O**

August 8, 2023 Letter with Decree and Letters as  
Received by Equitable

**SOCRATES SCOTT L. NICHOLAS, P.C.**

ATTORNEY AT LAW

60 EAST 42<sup>ND</sup> STREET, 47<sup>TH</sup> FLOOR  
[ONE GRAND CENTRAL PLACE]  
NEW YORK, NEW YORK 10165

TEL: (212) 751 - 1000  
FAX: (212) 308 - 5068  
Nicholasesq@att.net

August 8, 2023

Via email, at: [kevin.brooks@equitable.com](mailto:kevin.brooks@equitable.com)

Equitable Life  
8501 IBM Drive  
Charlotte, NC 28262

Attn: Kevin W. Brooks

Re: Estate of Ioannis Triantafillou  
Date of Death: November 22, 2022  
Life Policy No.: [REDACTED] 6693

Dear Mr. Brooks:

I have not received any response from you to my letter dated July 26, 2023 (an additional copy of which is annexed).

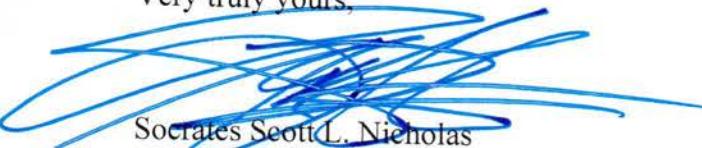
Attached please find a copy of both the Decree and a Certificate from the Westchester County Surrogate's Court, in confirmation of its issuance of Letters of Administration and my client, Alysha Triantafillou's appointment as the sole fiduciary for her father's Estate.

I hereby reiterate my admonishment against your payment of the Life Insurance proceeds on the above-referenced policy.

In addition, I hereby request a full copy of the Life Insurance Policy, along with all beneficiary designations and/or changes or any other amendments or modifications to the policy itself. Lastly, for now, demand is hereby made for a full disclosure as to any activity involving the withdrawal of cash surplus or other funds available to the insured under the policy.

Please attend to this matter as a high priority. My letter has been countersigned by my client to confirm my authorization to the above requests and demands.

Very truly yours,

  
Socrates Scott L. Nicholas  
SSLN/caw

**AUTHORIZED AND APPROVED:**



ALYSHA TRIANTAFILLOU, Administratrix  
Estate of Ioannis Triantafillou

**SOCRATES SCOTT L. NICHOLAS, P.C.**  
ATTORNEY AT LAW

80 Vesey Street, Suite 4700  
One World Trade Center  
New York, New York 10007-1163

Tel: (212) 731-6700  
Fax: (212) 308-5068  
[Nicholas@scottlaw.net](mailto:Nicholas@scottlaw.net)

August 8, 2023

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Socrates Scott L. Nicholas  
SSLN/caw

**AUTHORIZED AND APPROVED:**

*Alysha M. Triantafillou*  
ALYSHA TRIANTAFILLOU, Administratrix  
Estate of Ioannis Triantafillou

At a Surrogate's Court of the State of New York held in and for the County of Westchester at White Plains, New York.

PRESENT: Hon. Brandon R. Sall, Surrogate

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**Administration Proceeding, Estate of  
Ioannis Triantafillou**

aka John Triantafillou

Deceased.

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**DECREE GRANTING  
ADMINISTRATION**

**File No. 2023-1834**

A verified petition having been filed by Alysha Triantafillou praying that administration of the goods, chattels and credits of the above-named decedent be granted to Alysha Triantafillou and all persons named in such petition, required to be cited, having been cited to show cause why such relief should not be granted, have either failed to appear in response to a served citation or having waived the issuance of such citation and consented thereto; and it appearing that Alysha Triantafillou is in all respects competent to act as administrator of the estate of said deceased; now it is

ORDERED AND DECREED, that Letters of Administration issue to Alysha Triantafillou upon proper qualification and the filing of a bond be and hereby is dispensed with.

DATED: July 31, 2023



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Brandon R. Sall  
Surrogate



*On the Date Written Below LETTERS are Granted by the Surrogate's Court, State of New York as follows:*

Name of Decedent: **Ioannis Triantafillou**  
AKA **John Triantafillou**

**File #: 2023-1834**

Date of Death: **November 29, 2022**

Domicile of Decedent: **South Kynouria, Greece**

Fiduciary Appointed: **Alysha Triantafillou**  
Mailing Address  
100 Horseshoe Lane  
2644 Hemlock Farms  
Lords Valley PA 18428

Letters Issued: **LETTERS OF ADMINISTRATION**

Limitations: **NONE**

THESE LETTERS, granted pursuant to a decree entered by the court, authorize and empower the above-named fiduciary or fiduciaries to perform all acts requisite to the proper administration and disposition of the estate/trust of the Decedent in accordance with the decree and the laws of New York State, subject to the limitations and restrictions, if any, as set forth above.

Dated: July 31, 2023



IN TESTIMONY WHEREOF, the seal of the Westchester County Surrogate's Court has been affixed.

WITNESS, Hon Brandon R. Sall, Judge of the Westchester County Surrogate's Court.

A handwritten signature in black ink, appearing to read "Eugene G. Yates".

Eugene G. Yates, Deputy Chief Clerk

*These Letters are Not Valid Without the Raised Seal of the Westchester County Surrogate's Court*

**Attorney:**  
**Socrates Scott L Nicholas**  
60 E 42nd Street 47th Floor  
New York NY 10165